

Please note:

There is a correction to the expense ratio for the International Equity Fund on page 8.

The expense ratio is 0.79% as of 12/31/2010.

*For a mutual fund, the expense ratio is the total annual fund or class operating expenses (before waivers or reimbursements) paid by the fund and stated as a percentage of the fund's total net assets. Where the investment option is not a mutual fund, the figure displayed in the expense ratio field is intended to reflect similar information. However, it may have been calculated using methodologies that differ from those used for mutual funds. Mutual fund data has been drawn from the fund's prospectus. For non-mutual fund investment options, the information has been provided by the investment option's manager or the trustee. Expense information changes periodically. Please consult NetBenefits for updates.*

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